Haldimand County Insurance Coverage Overview

Liability Coverage

Municipal General Liability (including Errors & Omissions)	Protects against claims alleging bodily injury, property damage, errors, omissions or other municipal liability.
Umbrella Liability	Provides additional liability coverage when claims exceed primary insurance policy limits.
Medical Malpractice Liability	Protects healthcare staff (RNs, Nurses, PSWs, Paramedics) against claims arising from medical treatment, care or professional services.
Environment Impairment Liability	Covers third-party claims and cleanup costs related to pollution or environmental contamination.
Community Hall Boards Liability	Extends liability coverage to community hall boards operating County-owned facilities.
Recreation Affiliates	Extends liability coverage to approved community recreation organizations and affiliates (Haldimand Soccer).

Asset Protection

Owned Automobile	Provides coverage for vehicles owned or operated by Haldimand County.
Property & Equipment Breakdown	Covers damage to buildings, equipment and infrastructure, including mechanical or electrical breakdowns.
Joint Municipal Landfill Policies	Provides liability, property and environmental coverage for closed landfills jointly owned by Haldimand County and Norfolk County.

Specialized Coverage

Crime	Protects against losses resulting from fraud, theft, forgery or other dishonest acts.
Cyber	Protects against losses arising from cyberattacks, data breaches and other technology-related incidents.
Volunteer Accident	Provides benefits to volunteers injured while performing authorized County activities.